Figure 1

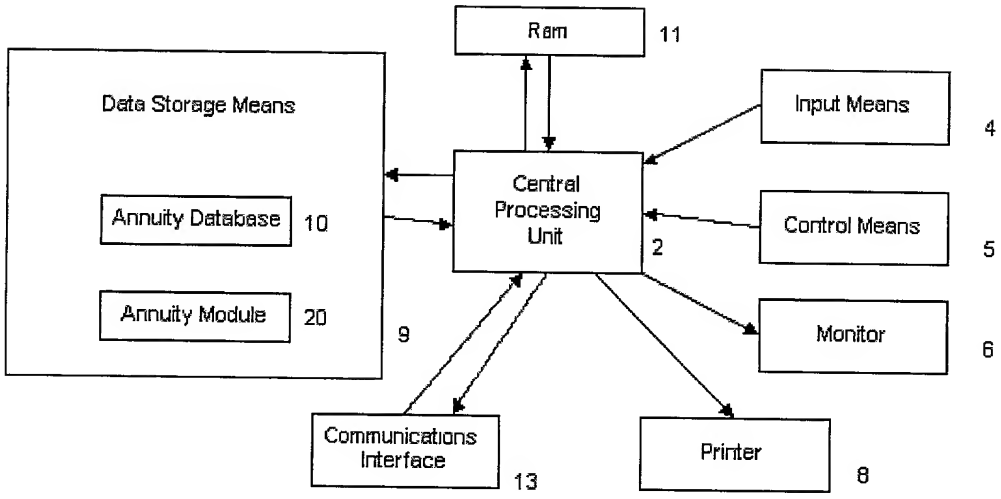

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Figure 2

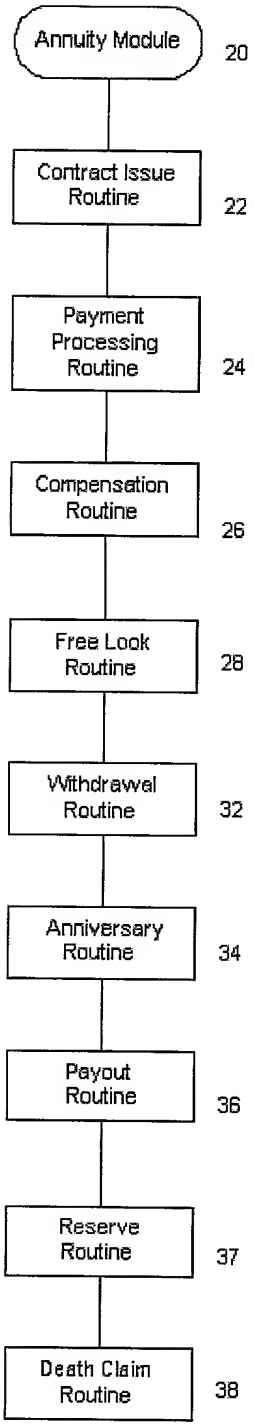

Annuity Module
20
Contract Issue Routine
22
Payment Processing Routine
24
Compensation Routine
26
Free Look Routine
28
Withdrawal Routine
32
Anniversary Routine
34
Payout Routine
36
Reserve Routine
37
Death Claim Routine
38

Figure 3

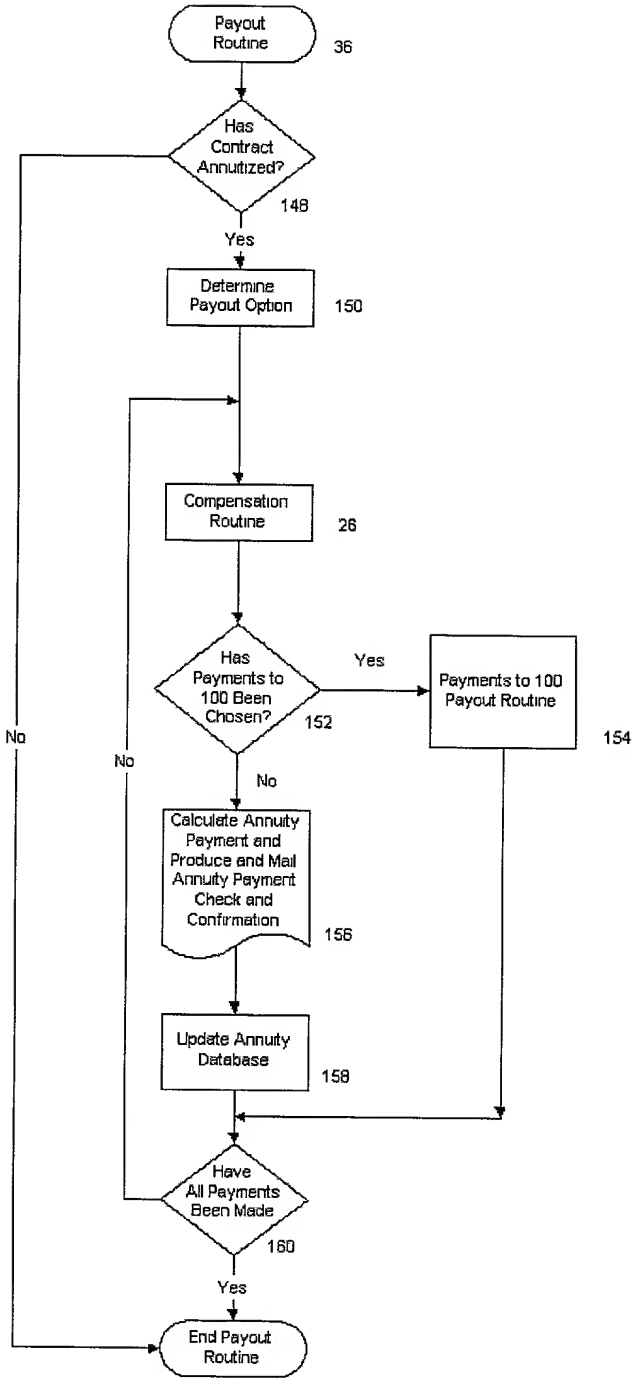

Payout Routine
36
Has Contract Annuitized?
148
Yes
No
Determine Payout Option
150
Compensation Routine
26
Has Payments to 100 Been Chosen?
152
Yes
Payments to 100 Payout Routine
154
No
No
Calculate Annuity Payment and Produce and Mail Annuity Payment Check and Confirmation
156
Update Annuity Database
158
Have All Payments Been Made
160
Yes
End Payout Routine

Figure 4

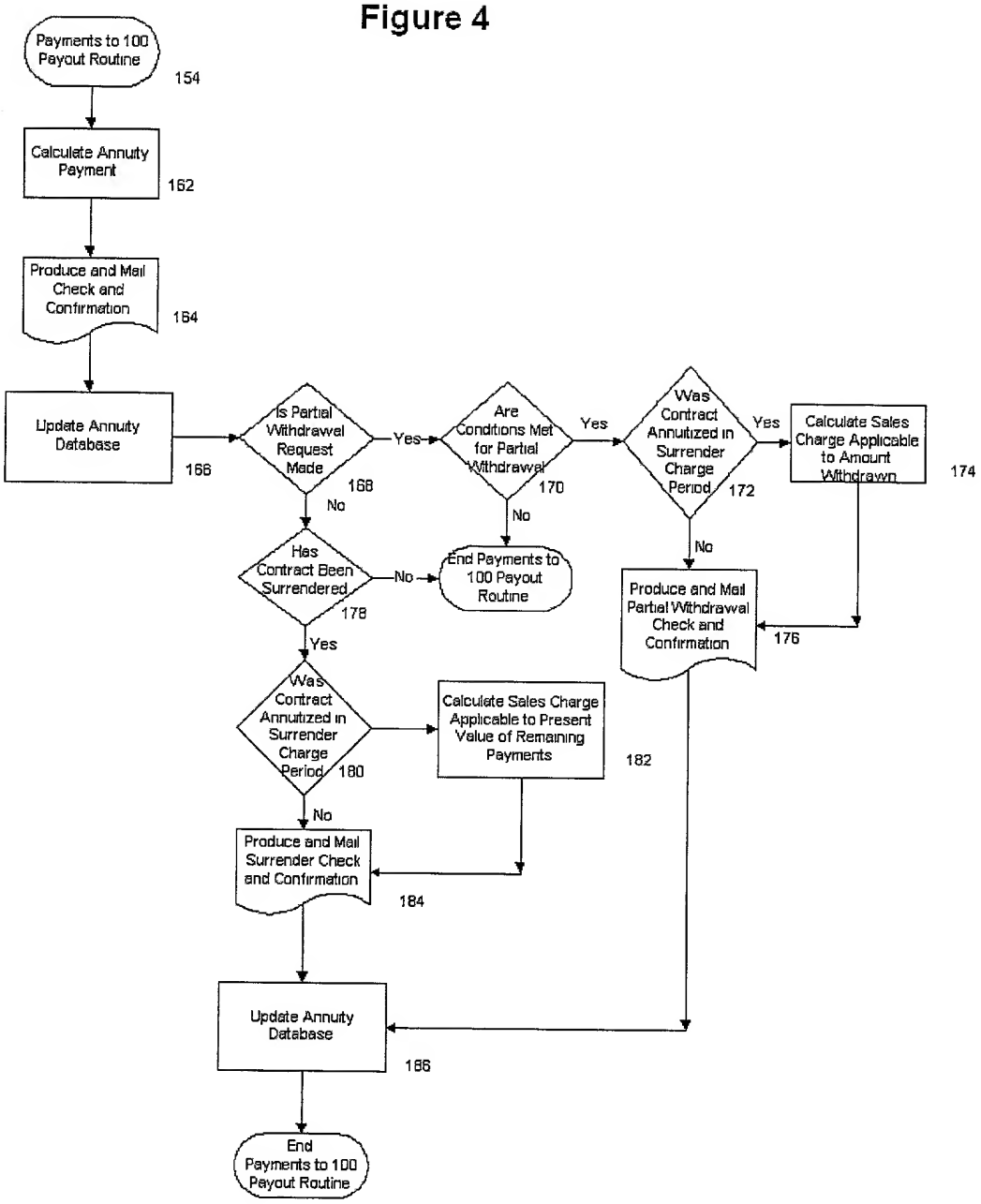
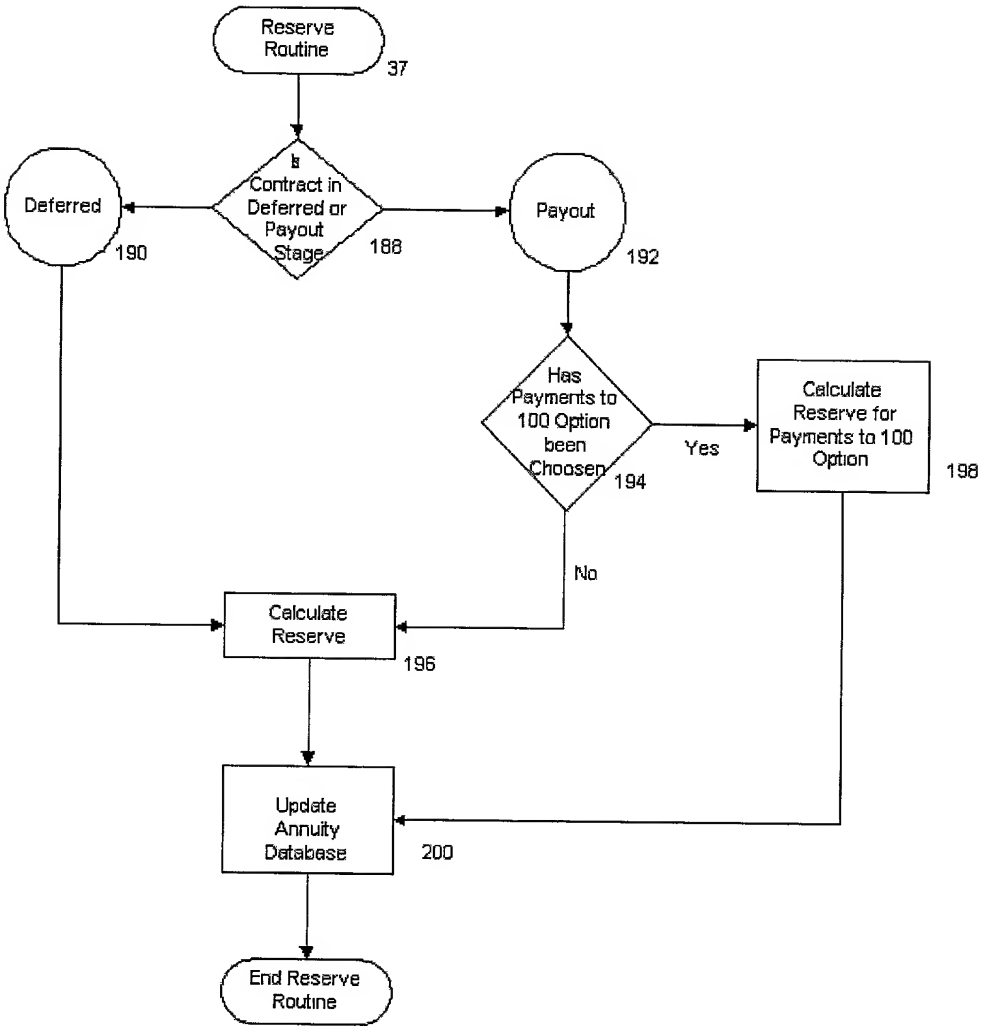

Payments to 100 Payout Routine
154
Calculate Annuity Payment
162
Produce and Mail Check and Confirmation
164
Update Annuity Database
166
Is Partial Withdrawal Request Made
168
Yes
No
Are Conditions Met for Partial Withdrawal
170
Yes
No
Was Contract Annuitized in Surrender Charge Period
172
Yes
No
Calculate Sales Charge Applicable to Amount Withdrawn
174
Produce and Mail Partial Withdrawal Check and Confirmation
176
Has Contract Been Surrendered
178
No
Yes
End Payments to 100 Payout Routine
Was Contract Annuitized in Surrender Charge Period
180
Yes
No
Calculate Sales Charge Applicable to Present Value of Remaining Payments
182
Produce and Mail Surrender Check and Confirmation
184
Update Annuity Database
186
End Payments to 100 Payout Routine

Figure 5


Reserve Routine
37
Is Contract in Deferred or Payout Stage
188
Deferred
190
Payout
192
Has Payments to 100 Option been Choosen
194
Yes
Calculate Reserve for Payments to 100 Option
198
No
Calculate Reserve
196
Update Annuity Database
200
End Reserve Routine